Case 04-29470 Doc 1 Filed 08/09/04 Entered 08/09/04 15:23:30 **Desc Petition** Page 1 of 4 (Official Form 1) (12/03) FORM B1 **United States Bankruptcy Court** Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Reisener, Wayne M. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Chapter 13W/No Plan Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-1482 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2230 Maple Rd. Homewood, IL 60430 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) Individual(s) ☐ Railroad ☐ Chapter 11 ☐ Stockbroker ☐ Chapter 7 Chapter 13 ☐ Corporation ☐ Chapter 12 ☐ Chapter 9 ☐ Commodity Broker ☐ Partnership ☐ Sec. 304 - Case ancillary to foreign proceeding ☐ Clearing Bank ☐ Other Filing Fee (Check one box) Nature of Debts (Check one box) Full Filing Fee attached ■ Consumer/Non-Business ■ Business Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) \*\* Melvin J. Kaplan 1399446 \*\*\* U.S. Bankruptcy Court Northern District Of Illinois Statistical/Administrative Information (Estimates only) ■ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative experiment: 08/09/2004 Time: 15:24:36 will be no funds available for distribution to unsecured creditors. 1000 Debtor: WAYNE M REISENER Fee: 194 Estimated Number of Creditors 100-199 200-999 1-15 16-49

Chapter: 13 Rec. # : 3095028 341 mtg: 09/07/2004 @ 02:30PM Estimated Assets 10/05/2004 @ 10:00AM \$1,000,001 to \$10,000,001 to \$0 to \$50,001 to \$100,001 to \$500,001 to \$50,000,001 \$50,000 \$1 million \$10 million \$50 million \$100 million \$100,000 \$500,000 MARILYN MARSHALL Estimated Debts \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50,001 to \$10 million \$50 million \$100 million \$50,000 \$100,000 \$500,000 \$1 million П 

Official Forth Rec (1204) 29470 Doc 1 Filed 08/09/04	Entered 08/09/04 15:23: EN2mg fo#Debtor(s):	30 Desc Petition FORM B1, Page 2
Voluntary Petition (This page must be completed and filed in every case)	Reisener, Wayne M.	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach add	itional sheet)
Location	Case Number:	Date Filed:
Where Filed: - None -		1
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	an one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
Lori Reisener	04B 26155-Chapter 13	7/14/04
District: Northern District of Illinois	Relationship: Wife	Judge: Sonderby
Sign	atures	- · · · · · · · · · · · · · · · · · · ·
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter  X  Signature of Attoriey for Debtor(s)  Date	
the relief available under each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor Wayne M. Reisener  X		
Signature of Joint Debtor	Melvin J. Kaplan 1399446  Exhibit C	
Date  Signature of Attorney	Does the debtor own or have posse a threat of imminent and identifiable safety?  Yes, and Exhibit C is attache No	ession of any property that poses le harm to public health or ed and made a part of this petition.
X Signature of Attorney for Debtor(s)  Melvin J. Kaplan 1399446  Printed Name of Attorney for Debtor(s)  Melvin J. Kaplan & Associates	Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
Firm Name 14 E. Jackson Blvd.	Printed Name of Bankruptcy P	etition Preparer
Suite 1200 Chicago, IL 60604 Address	Social Security Number (Requ	ired by 11 U.S.C.§ 110(c).)
(312)294-8989 Fax: (312)294-8995 Telephone Number	Address	
Date	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
Signature of Debtor (Corporation/Partnership) declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the appro	red this document, attach additional priate official form for each person.
Signature of Authorized Individual	Signature of Bankruptcy Petition	on Preparer
Printed Name of Authorized Individual	Date  A bankruptcy petition preparer	's failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe Procedure may result in fines of	ederal Rules of Bankruptcy or imprisonment or both. 11
Date	U.S.C. § 110; 18 U.S.C. § 156.	

Chase Mortgage c/o Fisher & Fisher 120 N. LaSalle, Ste. 2520 Chicago, IL 60602

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Michael Polelle Special Commissioner 50 W. Washington, Daley Center Chicago, IL Page 4 of 4

## UNITED STATES BANKRUPTCY COURT

#### NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

#### Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Under chapter 7 a trustee takes possession of all tour property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.

The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.

Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are eligible for Chapter 13 only if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.

Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.

After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$30 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should also be reviewed with an attorney.

I, the debtor, affirm that I have r	read this notice.	
8.9.27	X II	
Date	Signature of Debtor	Case No. (if known)
DISTRIBUTION	DEBTOR	COURT